



Order Filed on November 18, 2021  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

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IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF NEW JERSEY

In Re: : Chapter 13

Roselyne Andree St Phard : Case No. 19-32429

Debtor : The Honorable Rosemary Gambardella

: Hearing Date: November 18, 2021 at 12:00 p.m.

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**REVISED ORDER AUTHORIZING  
SALE OF REAL PROPERTY**

<b>Recommended Local Form:</b> <input type="checkbox"/> Followed <input checked="" type="checkbox"/> Modified
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The relief set forth on the following pages number two (2) to page two (2) is hereby  
**ORDERED.**

**DATED: November 18, 2021**

  
\_\_\_\_\_  
Honorable Rosemary Gambardella  
United States Bankruptcy Judge

After review of the Debtor's motion for authorization to sell the real property commonly known as: **340 Hamilton Street Roselle, NJ 07203**

**IT IS** hereby **ORDERED** as follows:

1. The Debtor is authorized to sell the Real Property on the terms and conditions of the contract of sale pursuant to 11 U.S.C. § § 363 (b) and 1303.
2. The proceeds of sale must be used to satisfy the liens on the real property unless the liens are otherwise avoided by court order. Until such satisfaction the real property is not free and clear of liens.

<b>Name of Professional</b>	<b>Amount to be Paid</b>
Juliana Diaz, Esq.	\$1,550.00 flat fee (These funds will be held in escrow until an Order Authorizing Retention of Real Estate Attorney is granted.)
Sam S. Sauveur (Seller's agent)	4% commission (These funds will be held in escrow until an Order Authorizing Retention of Realtor is granted.)
Jhaicob Sauveur (Buyer's agent)	2% commission (These funds will be held in escrow until an Order Authorizing Retention of Realtor is granted.)
Russell L. Low, Esq.	\$2,500.00 (These funds will be held in escrow until a fee order is granted.)

Services Rendered: Real Estate Attorney, Realtor, and Chapter 13 Attorney
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3. Other closing fees payable by the Debtor may be satisfied from the proceeds of sale and adjustments to the price as provided for in the contract of sale may be made at closing.
4. The balance due to Freedom Mortgage is to be paid in full pursuant to an updated payoff to be ordered before the close of escrow with Freedom Mortgage to receive funds within 48 hours of the closing.
5. The balance to complete the Chapter 13 Plan at 100% as of the date of closing must be paid in full from the sale proceeds.
6. The sale of the property must take place within 30 days after the entry of this Order.
7. A copy of the closing disclosure must be forwarded to the Chapter 13 Trustee 7 days after closing.
8. The 14 day stay under Bankruptcy Rule 6004(h) is hereby waived.

In re:  
Roselyne Andree St Phard  
Debtor

Case No. 19-32429-RG  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Nov 18, 2021

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 20, 2021:

Recip ID	Recipient Name and Address
db	+ Roselyne Andree St Phard, 340 Hamilton Street, Roselle, NJ 07203-1638

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 20, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 18, 2021 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor HomeBridge Financial Services Inc. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Matthew K. Fissel	on behalf of Creditor FREEDOM MORTGAGE CORPORATION wbecf@brockandscott.com matthew.fissel@brockandscott.com
Russell L. Low	on behalf of Debtor Roselyne Andree St Phard ecf@lowbankruptcy.com ecf@lowbankruptcy.com;r57808@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5